

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Stephen R Shaneberger
Keri A Shaneberger
Debtors

Case No. 12-06415-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: REshelman
Form ID: 3180W

Page 1 of 2
Total Noticed: 29

Date Rcvd: Dec 29, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2017.

db/jdb
cr
4653262 +Stephen R Shaneberger, Keri A Shaneberger, 473 Pheasant Rd, Saylorsburg, PA 18353-8034
+HSBC Mortgage Services, Inc, P.O. Box 9013, Addison, TX 75001-9013
4653263 +DLJ Mortgage Capital, Inc., Serviced by Select Portfolio Servicing,, 3815 South West Temple,
Salt Lake City, UT 84115-4412
+DLJ Mortgage Capital, Inc., Serviced by Select Portfolio Servicing,, 3815 South West Temple,
Salt Lake City, UT 84115-4412, DLJ Mortgage Capital, Inc.,
Serviced by Select Portfolio Servicing,
4217437 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
4213666 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982
4210055 +PNCBank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
4210044 +Shaneberger Keri A, 473 Pheasant Rd, Saylorsburg, PA 18353-8034
4210043 +Shaneberger Stephen R, 473 Pheasant Rd, Saylorsburg, PA 18353-8034
4210045 Zito Martino and Karasek, PO Box 420, Brodheadsville, PA 18322-0420

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. cr

+E-mail/Text: ECMBKMail@Caliberhomeloans.com Dec 29 2017 18:46:16 Caliber Home Loans Inc,
13801 Wireless Way, Oklahoma City, OK 73134-2500
4210046 EDI: BANKAMER.COM Dec 29 2017 18:48:00 AAA Financial Services, Po Box 15019,
Wilmington, DE 19886-5019
4210048 EDI: BANKAMER.COM Dec 29 2017 18:48:00 Bank Of America, PO Box 982238,
El Paso, TX 79998
4210047 +EDI: BANKAMER2.COM Dec 29 2017 18:48:00 Bank Of America, PO Box 1598,
Norfolk, VA 23501-1598
4210049 EDI: CAPITALONE.COM Dec 29 2017 18:48:00 Capital One, PO Box 85520, Richmond, VA 23285
4275987 +E-mail/Text: bncmail@w-legal.com Dec 29 2017 18:46:07 CHESWOLD (OPHRY), LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4463964 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Dec 29 2017 18:46:16 Caliber Home Loans, Inc.,
13801 Wireless Way, Oklahoma City, Oklahoma 73134-2500
4463965 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Dec 29 2017 18:46:16 Caliber Home Loans, Inc.,
13801 Wireless Way, Oklahoma City, Oklahoma 73134, Caliber Home Loans, Inc.,
13801 Wireless Way, Oklahoma City, Oklahoma 73134-2500
4210050 +EDI: CHASE.COM Dec 29 2017 18:48:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
4210051 +EDI: CITICORP.COM Dec 29 2017 18:48:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
4210052 +EDI: HFC.COM Dec 29 2017 18:48:00 HSBC, PO Box 3425, Buffalo, NY 14240-3425
4437125 +EDI: HFC.COM Dec 29 2017 18:48:00 HSBC Mortgage Services, Inc., P.O. Box 21188,
Eagan, Minnesota 55121-0188
4210053 EDI: IRS.COM Dec 29 2017 18:48:00 Internal Revenue Service, Cincinatti, OH 45999-0030
4210054 +E-mail/Text: MKnitter@monroecountypa.gov Dec 29 2017 18:46:07
Monroe County Tax Claim Bureau, 1 Quaker Plaza, Room 104, Stroudsburg, PA 18360-2141
4275730 +EDI: OPHSUBSID.COM Dec 29 2017 18:48:00 OAK HARBOR CAPITAL VII, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4257593 EDI: PRA.COM Dec 29 2017 18:43:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4210056 +EDI: CITICORP.COM Dec 29 2017 18:48:00 Unvl/Citi, PO Box 6241,
Sioux Falls, SD 57117-6241
4210057 +EDI: WFFC.COM Dec 29 2017 18:48:00 Wells Fargo Bank, Po Box 14517,
Des Moines, IA 50306-3517
4214767 +EDI: WFFC.COM Dec 29 2017 18:48:00 Wells Fargo Card Services, 1 Home Campus, 3rd Floor,
Des Moines, IA 50328-0001

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4211873* +Monroe County Tax Claim Bureau, 1 Quaker Plaza, Room 104, Stroudsburg, PA 18360-2141
cr ##+SELECT PORTFOLIO SERVICING, INC., 3815 South West Temple, Salt Lake City, UT 84115-4412
TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 31, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2017 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
David A. Martino on behalf of Debtor 2 Keri A Shaneberger zimaka@ptd.net, zmkre@ptd.net
David A. Martino on behalf of Debtor 1 Stephen R Shaneberger zimaka@ptd.net, zmkre@ptd.net
Joshua I Goldman on behalf of Creditor U.S. Bank Trust, N.A., as Trustee for LSF8 Master
Participation Trust, by Caliber Home Loans, Inc., as its attorney in fact
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Monroe County Tax Claim Bureau MKnitter@monroecountypa.gov, DPugh@monroecountypa.gov
Thomas I Puleo on behalf of Creditor U.S. Bank Trust, N.A., as Trustee for LSF8 Master
Participation Trust, by Caliber Home Loans, Inc., as its attorney in fact tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 **Stephen R Shaneberger**
First Name Middle Name Last Name
Debtor 2 **Keri A Shaneberger**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **5:12-bk-06415-JJT**

Social Security number or ITIN **xxx-xx-0470**
EIN ____-____-____
Social Security number or ITIN **xxx-xx-0748**
EIN ____-____-____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Stephen R Shaneberger

Keri A Shaneberger

By the
court:

December 29, 2017

Honorable John J. Thomas
United States Bankruptcy Judge

By: REshelman, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.